

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: BARBARA METCALF	§	Case No.: 05-30226
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2005.
- 2) This case was confirmed on 03/02/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/18/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/26/2006.
- 5) The case was completed on 06/15/2010.
- 6) Number of months from filing to the last payment: 58
- 7) Number of months case was pending: 62
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 8,950.00
- 10) Amount of unsecured claims discharged without payment \$ 21,972.20
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 239,086.80
Less amount refunded to debtor	\$ 2,463.67
NET RECEIPTS	\$ 236,623.13

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 15,286.71
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 15,286.71**

Attorney fees paid and disclosed by debtor **\$ 2,700.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ACQURA LOAN SERVICES	SECURED	49,000.00	45,180.64	42,118.85	42,118.85	.00
ACQURA LOAN SERVICES	SECURED	8,086.00	6,249.80	6,249.80	6,249.80	.00
PARK NATIONAL BANK	SECURED	196,408.21	183,315.83	123,650.64	123,650.64	.00
PARK NATIONAL BANK	SECURED	12,741.97	26,684.47	28,808.53	28,808.53	.00
NUVELL CREDIT CO LLC	SECURED	10,000.00	10,000.00	10,000.00	10,000.00	915.79
CITY OF CHICAGO WATE	SECURED	181.76	182.00	182.00	182.00	.00
ABSOLUTE SOLUTIONS I	UNSECURED	4,000.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	1,900.00	2,307.51	2,307.51	2,307.51	473.92
AMERICASH LOANS LLC	UNSECURED	446.14	496.14	496.14	496.14	102.01
BANK OF AMERICA NATI	UNSECURED	666.96	NA	NA	.00	.00
BANK ONE	UNSECURED	781.00	NA	NA	.00	.00
BLAIR	UNSECURED	41.00	NA	NA	.00	.00
CHICAGO TITLE & TRUS	UNSECURED	1,186.00	NA	NA	.00	.00
CITY OF CHGO DEPT OF	UNSECURED	960.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	100.00	200.00	200.00	200.00	41.05
CLERK OF THE CIRCUIT	UNSECURED	70.00	.00	.00	.00	.00
CLERK OF THE CIRCUIT	UNSECURED	120.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	500.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	500.00	NA	NA	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	1,100.00	1,142.70	1,142.70	1,142.70	234.72
DOMINICKS FOODS	UNSECURED	231.29	NA	NA	.00	.00
ENTERPRISE RENT A CA	UNSECURED	482.46	NA	NA	.00	.00
FAST CASH	UNSECURED	500.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
INSTANT CASH ADVANCE	UNSECURED	560.00	NA	NA	.00	.00
JEWEL	UNSECURED	100.00	NA	NA	.00	.00
MOOLAH LOAN	UNSECURED	100.00	NA	NA	.00	.00
NATIONAL QUICK CASH	UNSECURED	300.00	NA	NA	.00	.00
NATIONAL QUICK	UNSECURED	200.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	7,601.75	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	700.00	NA	NA	.00	.00
PFG OF MINNESOTA	UNSECURED	272.60	NA	NA	.00	.00
SHERWOOD CONSERVATOR	UNSECURED	414.34	NA	NA	.00	.00
SPIEGEL	UNSECURED	400.00	NA	NA	.00	.00
UNIVERSITY OF CHICAG	UNSECURED	250.80	NA	NA	.00	.00
UNIVERSITY OF CHICAG	UNSECURED	1,000.00	NA	NA	.00	.00
UPTOWN CASH	UNSECURED	104.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	3,000.00	3,660.74	3,660.74	3,660.74	752.02
CITY OF CHICAGO WATE	SECURED	NA	902.00	.00	.00	.00
SELECT PORTFOLIO SER	OTHER	.00	NA	NA	.00	.00
MICHAEL & YOLANDA DA	OTHER	.00	NA	NA	.00	.00
NICOLE NOLAND	OTHER	.00	NA	NA	.00	.00
TARSHAWN & PAMELA CL	OTHER	.00	NA	NA	.00	.00
ACQURA LOAN SERVICES	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	165,769.49	165,769.49	.00
Mortgage Arrearage	35,058.33	35,058.33	.00
Debt Secured by Vehicle	10,000.00	10,000.00	915.79
All Other Secured	<u>182.00</u>	<u>182.00</u>	<u>.00</u>
TOTAL SECURED:	211,009.82	211,009.82	915.79
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	7,807.09	7,807.09	1,603.72

Disbursements:

Expenses of Administration	\$ 15,286.71	
Disbursements to Creditors	\$ 221,336.42	
TOTAL DISBURSEMENTS:		\$ 236,623.13

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.